

PRESS RELEASE

FOR IMMEDIATE RELEASE

14 March 2007

Fubon Bank (Hong Kong) Launches NEW HIBOR Mortgage Plan at HIBOR + 0.38% p.a.

(Hong Kong: 14 March 2007) Fubon Bank (Hong Kong) Limited (“the Bank”) today launched a pure HIBOR mortgage plan which offers the best mortgage rate (in terms of HIBOR-based mortgage plan) in town.

The newly launched HIBOR mortgage plan provides customers with an attractive mortgage rate at HIBOR + 0.38% per annum throughout the loan tenor. Customer can select 1-month, 3-month or 6-month HIBOR rate (Hong Kong Interbank Offered Rate) as its basis.

Ms. Shera Lee, Senior Vice President and Head of Consumer Banking of Fubon Bank (Hong Kong), said, “The launch of this pure HIBOR mortgage plan actualizes our customer focused strategy by offering customers a truly competitive mortgage rate in town”.

Customers are also allowed to have a one-off conversion to Prime-based mortgage plan¹ offered by the Bank during the loan tenor without any charges, offering customers an opportunity to take advantage of the interest rate environment.

“We will continue to take account of the market situations to provide customers with privileged and diversified mortgage products. We hope to offer our customers mortgage products that are well suited to their needs in order to reaffirm the Bank’s commitment to Value Banking,” Ms. Lee concluded.

The promotion period of this HIBOR mortgage plan will start from today till 31 May 2007. Applicants who submit their applications on or before 31 March 2007 and draw down the loan on or before 31 May 2007 will additionally receive a “Lai See” of HK\$2,000^{2,3}.

Customers who are interested to find out more about the Bank’s mortgage plans can call the **Mortgage Enquiry Hotline at 2806 7222**, visit any Fubon branches, or click onto the Bank’s website www.fubonbank.com.hk.

Remarks:

1. The mortgage rate of Prime-based mortgage plan depends on the Bank's prevailing HKD Prime Lending Rate upon conversion. The Bank does not guarantee the pricing of Prime-based mortgage plan.
2. Applicants who submit their applications together with full sets of required documents via any Fubon branches on or before 31 March 2007 will receive a HK\$200 Supermarket Cash Coupon. Successful applicants will be rewarded with an additional cash bonus of HK\$1,800 upon loan drawdown.
3. The promotion offers shall only apply to loan amount equivalent to HK\$1,000,000 or above. Each mortgage application shall only be entitled to enjoy each of the aforementioned offers once.

Notes to Editor:
Features of Fubon HIBOR Mortgage Plans

Plan 1			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] - 0.1% or P - 3% (whichever is lower)	0.6% p.a.*	0.3%	3 years (1%)
Plan 2			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] + 0.5% or P - 2.9% (whichever is lower)	N/A	0.3%	3 years (1%)
Plan 3 (NEW)			
Interest Rate (p.a.)	Handling Fee	Cash Rebate	Prepayment Penalty Period
HIBOR [#] + 0.38%	N/A	N/A	2 years (1%)

HIBOR refers to the Hong Kong Interbank Offered Rate; customers can select 1-month, 3-month or 6-month HIBOR.

* A handling fee of 0.6% of the mortgage loan amount will be charged annually. Handling fee for the first year will be deducted from the drawdown loan amount; handling fee for the second year will be calculated based on the 13th subsequent rollover balance and will be deducted directly on the 13th installment from the registered debit account authorized by the customers; and so on for subsequent years until the mortgage loan is fully repaid.

Fubon Bank (Hong Kong) Limited

Fubon Bank (Hong Kong) Limited (“Fubon Bank”) is a subsidiary of Fubon Financial Holding Co., Ltd., a leading financial services group in Taiwan which is engaged in commercial banking, insurance, securities brokerage, asset management and investment banking services. Fubon Bank operates 26 retail outlets in Hong Kong including 22 branches, 2 Ambassador Banking Centers and 2 Securities Services Centers, and provides a wide range of financial services encompassing consumer and wholesale banking, wealth management, hire purchase, securities brokerage and investment services. Fubon Bank is listed on the Stock Exchange of Hong Kong (stock code: 636) and holds an A-2 short-term, BBB+ long-term rating from Standard & Poor’s. The rating reflects Fubon Bank’s strong capitalization, good liquidity and sound asset quality.

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